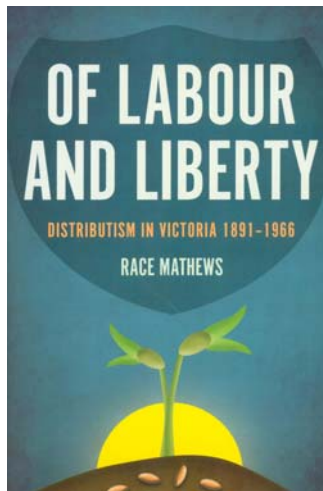


Co-operative Commonwealth

A review of Mathews, Race **Of Labour and Liberty Distributism in Victoria 1891-1966**, Monash University Press, 2017

David Griffiths



In the Introduction, Race Mathews states “This book highlights the potential of the social teachings of the Catholic Church and now all but wholly forgotten Distributist political philosophy and program that originated from them as a means of bringing about a more equal, just and genuine democratic social order” (p 1) and he succeeds in this objective.

Mathews ultimate distributist focus, however, is on the evolved distributism of Mondragon in Spain. His assessment of distributism in Australia is through the lens of Mondragon.

He refers to the Rochdale cul-de-sac (p 32) and is critical of how control in co-operatives and mutuals has transferred from members to bureaucrats (p 32) and have become indistinguishable from other commercial enterprises (p 33). Ironically, but understandably, he has allowed the Business Council of Co-operatives and Mutuals to promote his book – although many of its co-operative and mutual members are bureaucratic and indistinguishable from other commercial enterprises.

The membership of the Business Council of Co-operatives and Mutuals include self-termed customer owned banks. According to the Customer Owned Banking Association it “is the industry advocate for Australia’s customer owned banking sector. It is owned by its 73 member institutions: 52 credit unions, 3 building societies, 16 mutual banks and 2 others; and represents 9 friendly societies though the Friendly Societies of Australia and a number of affiliate members.” It is somewhat speculative why financial institutions that are supposedly owned and controlled by their members decide to adopt the term customer – for words matter and the word customer is qualitatively different from the word member. Indeed in his Introduction, Mathews is critical of the category of customer as narrowly economic: “The challenge is seen to lie in restoring to their proper pride of place citizenship and the public interest as opposed to the narrowly economic categories of ‘customer’, ‘client’ and ‘consumer’ in which we have been misled to think of ourselves – in short, in empowering ourselves to become truly ‘masters of our own destinies’ (p. 2)

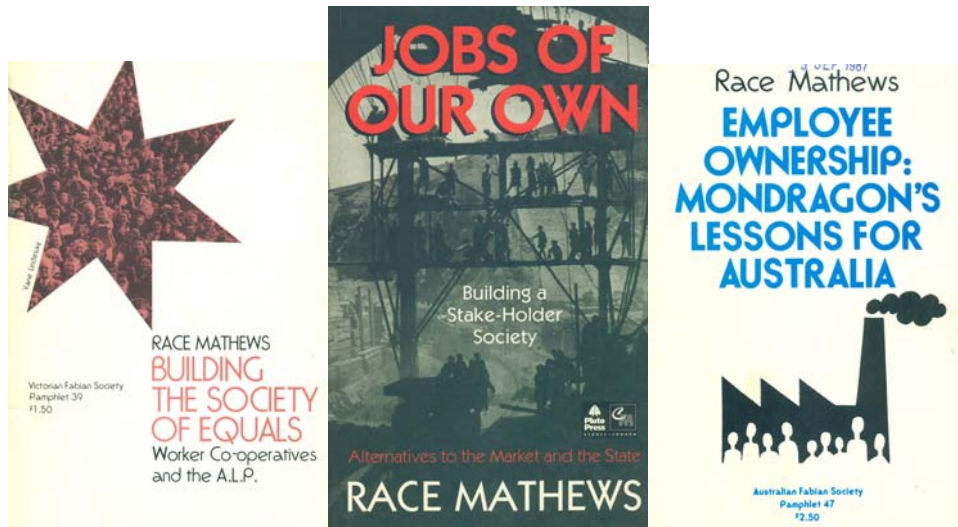
For Mathews distributism “questions whether political democracy can survive indefinitely in the absence of economic democracy.” (p 1 but also pp 39 – 40 and 354).

The focus on Mondragon is to be expected given Mathews’ long-term, consistent and prolific advocacy of the lessons of Mondragon for Australia as reflected in these preceding publications:

Jobs of Our Own: Building a Stakeholder Society, Pluto Press, 1999

Employee Ownership: Mondragon's Lessons for Australia, Australian Fabian Society, Pamphlet 47, 1987

Building The Society of Equals – Worker Co-operatives and the ALP, Victorian Fabian Society, Pamphlet 39, 1983



In addition, Mathews has written at least 13 papers about the lessons of Mondragon:

- 1986 Mondragon and Australia
- 1987 Employee Ownership – Lessons for Australia
- 1996 Mondragon Revisited
- 1996 Mondragon and the Communitarian Project
- 1997 Mondragon Co-operative Corp: A Case Study
- 1997 Mondragon Co-operative Corp: Lessons for Australia
- 1991 George Cheney Review
- 2001 Ethics and Inclusion The Workplace Relationship[
- 2001 Mondragon Revisited
- 2002 New Perspectives for Local & Regional Development
- 2002 Past Performance and Future Potential
- 2003 Mondragon Worker Co-operatives & their Lessons for Australia
- N.D. "Our Form of Socialism Works" - Mondragon Re-evalued.

The 13 papers are available from Race Mathews' Home Page at:

<http://www.racemathews.com>

What is particularly welcome is that Mathews advocacy for distributism throughout this book is focussed on the Australian experience through the NCRM and Y.C.W. Co-operatives..

Pope Francis



Mathews is keen to acknowledge the endorsement of co-operatives by Pope Francis and he quotes the Pope from *Evangelii Gaudium* published in 2013 and his comments to the Confederation of Italian Co-operatives in February 2015. What he does not quote,

however, is this warning by Pope Francis also included in his address to the Confederation:

“For this reason I tell you that you are doing well — and I also tell you to always do more of it — to counter and combat the false cooperatives, those which prostitute the very name of cooperatives, namely of a truly good organization, in order to deceive people with aims of profits contrary to those of true and authentic cooperation. Do well, I tell you, because, in the field you operate in, to take on an honourable façade but to instead pursue dishonourable and immoral aims, often directed at exploiting labour, or at manipulating the market, and even at scandalous and corrupt trafficking, is a shameful and extremely serious lie that is absolutely unacceptable. Fight against this! How do you fight? With words alone? With ideas? You fight with fair and true cooperation, the kind which always prevails.”

Source: In an address to representatives of the Confederation of Italian Co-operatives, Paul VI Audience Hall. Saturday, 28 February 2015

Rochdale Selectivity

Mathews’ reference to the Rochdale Pioneers in the UK is somewhat selective, in referring to



Rochdale as a cul-de-sac (p 32) and asserting that it was established to meet the unsatisfied need for household necessities (p 28) but the Rochdale Pioneers were equally interested in a Co-operative Commonwealth as evidenced by their objects:

Objects

Law First

THE objects and plans of this Society are to form arrangements for the pecuniary benefit, and the improvement of the social and domestic condition of its members, by raising a sufficient amount of capital in shares of one pound each, to bring into operation the following plans and arrangements.

The establishment of a store for the sale of provision and clothing, &c.

The building, purchasing or erecting a number of houses, in which those members desiring to assist each other in improving their domestic and social condition may reside.

To commence the manufacture of such articles as the society may determine upon, for the employment of such members as may be without employment, or who may be suffering in consequence of repeated reductions in their wages.

As a further benefit and security to the members of this society. the society shall purchase or rent an estate or estates of land, which shall be cultivated by the members who may be out of employment, or whose labour may be badly remunerated.

That as soon as practicable, this society shall proceed to arrange the powers of production, distribution, education, and government, or in other words to establish a self-supporting home-colony or united interests, or assist other societies in establishing such colonies.

That for the promotion of sobriety a Temperance Hotel be opened in one of the society's houses, as soon as convenient.

SOURCE: Laws and Objects of the Rochdale Society of Equitable Pioneers, 1844

It is arguable whether or not Rochdale eventually became a cul-de-sac but its objects went far beyond a store providing an unsatisfied need for household necessities and there were serious efforts to broaden its activities and extend co-operation e.g. the establishment of a corn mill in 1850, the Rochdale Equitable Sickness and Burial Society in 1850, a manufacturing society in 1853 and the establishment of the North of England Co-operative Wholesale Society in 1863.

SOURCE; Holyoake, George Jacob The History of the Rochdale Pioneers, George Allen & Unwin Ltd, 1893

YCW Co-operatives



Chapter 14 The YCW Co-operatives (pp 297-327) is an insightful and revealing examination of the YCW Co-operatives in Victoria – the most concrete demonstration of distributist practice in Australia. There are extremely useful outlines of the development of housing co-operatives (p 301), the YCW Trading Society (p 304), the Co-operative Education Committee (p 307), the Co-operative Management Committee (p 309), the Y.C.W. Credit Unions (p 311), the Association of Catholic Co-operative Credit Societies (p 314) and the Co-operative Development Society (p 317) but there is no analysis of the YCW Co-operatives newspaper or the principles established to guide the YCW Co-

operatives. Yet, these principles were central:

The YCW Co-operative Movement endorsed six principles by which it set out to achieve its objects and judge its methods:

1. The Primacy of the Individual

All co-operatives believe that they can achieve social good only by bettering the social conditions of individual persons, and their object is to help each individual to achieve a better life. They disagree with the ultimate in capitalism which believes in the furtherance of a few individuals at the expense of many, but neither do they support absolute socialism which sees the state as more important than the rights of any single person.

2. Social Reform must come through Education

It is obviously impossible for people to bring about a change in social institutions unless they are first aware of what they are striving for and secondly the method by which they might achieve their object. This knowledge can only come through learning and therefore education of the individual is a vital plank in the co-operative platform.

3. Education must begin with the Economic

All people absorb information more readily if it deals with a subject in which they have a personal interest. There are none with whom we deal who are not in one way or another affected by economic conditions and therefore they can be led more easily to a study of the Church's social theories if they see the application of their education in the economic affairs of their everyday life.

4. Education must be through Group Action

This is in line with the basic belief that people can act more effectively when acting together than as individuals. This applies not only to everyday affairs, but to the type of education through action which is the key-note of the co-operative movement. We believe that people can best learn to take control of their own affairs by experimenting and learning by their experience.

5. Effective social reform involves fundamental changes in Social and Economic Institutions

It is our belief that we must be prepared to more than merely improve existing conditions if we are to bring about social reform. At times it will be necessary to set up and support organisations entirely opposed to existing institutions and if necessary to build a set of conditions where certain institutions can no longer survive. For example, we may deplore the poor service or high prices charged by a monopoly, but it may not be sufficient that we endeavour to have these prices reduced or the quality improved. It may well be that we would set up an organisation to oppose the monopoly and in the long run to force it out of its position as the only supplier.

6. The Ultimate Objective of the Movement is a Full and Abundant Life for Everyone in the Community

If we believe that every man can best carry out his vocation in life if he is freed from the restrictive shackles of poverty and other social evils then we should aim for a situation where these evils are abolished and each person should have the best chance possible to carry out his task in life without impediments and so find it easier to save his soul.



It is puzzling that there is no reference to the role of the Co-operative Development Society in the formation of the Co-operative Federation of Victoria in 1970. Mathews acknowledges that the CDS decided in 1965 that it should work for the development of a general co-operative movement in Victoria open to all who were prepared to accept co-operative principles. (p 320) Its success in facilitating the establishment of the Co-operative Federation of Victoria is not recognised. The Co-operative Development Society transferred its assets to CFV and the Secretary of the Co-operative Development Society Ted Long became a founding director of the Co-operative Federation of

Victoria.

The CFV was initially formed with the following objects:

"To encourage the application of co-operative principles and methods to economic and social needs by the formation and development of co-operative organisations and associations for distribution, marketing, housing, health insurance, credit and any other services or activities to which co-operative principles and methods may be applied.

To carry on, encourage and assist educational and advisory work relating to co-operative enterprises.

To further and protect the interests of co-operatives by action in making representations to responsible authorities.

To print, publish and circulate any newspapers or other publication in the interest of co-operative enterprises, practise and principles.

To render services designed to ensure efficiency and uniformity in the conduct of the business of its members."

By 1971 the 10 foundation members of CFV were:

Associations - Federations	Societies or Corporations
Victorian Credit Co-operative Association	Phosphate Co-operative
Victorian Trading Co-operative Association	Co-operative Insurance Company of Australia
Victorian Artificial Breeder Association	Murray Goulburn Co-operative
Federation of Co-operative Housing Societies of Victoria	YCW Co-operative Society
	Security Co-operative Permanent Building Society
	Home Land Co-operative

In 1971 of these, five (50%) in red text had been associated with the YCW Co-operatives.

Given this, it is quaint that Mathews notes that both “the Y.C.W. Central Co-operative Credit Society and The Co-operative Development Society retained their registrations, but in reality were moribund and non-compliant with their statutory obligations to provide the Registrar with annual reports.” (p 326) It is not unusual for moribund co-operatives to not provide annual reports – as there is nothing to report. Both should have been deregistered and this reflects as much on Regulatory Transaction Centre of the Department of Justice and regulation in Victoria.

The YCW Co-operative Movement neutralised its Christian vision for the sake of a united co-operative movement. In 1966 the Association of Catholic Credit Societies agreed to reform and rename as the Victorian Credit Co-operative Association and subsequently in 1970 the Co-operative Development Society ceased functioning and, instead, supported the establishment of the Co-operative Federation of Victoria. Facilitated by the growth and increased complexity of the YCW Co-operatives, it was still a bold and visionary leap of faith in co-operative values and principles. But, the vision of a co-operative philosophy that informed the practice of the YCW Co-operative Movement did not transfer and it did not result in a renewed or different morality and spirituality in Australian co-operatives and mutuals..

Mathews is correct in identifying the past and potential impact of Catholic social theory but its revival would depend on an analysis and understanding of its declining impact and how this could be revived – beyond affirming the desirability of its revival.

Copies of The Co-operator newspaper published by the YCW Co-operatives have been uploaded to the Internet Archive at <http://www.archive.org> . To access these go to the Search Engine and type in the words YCW Co-operatives.

See also two papers by David Griffiths on the YCW Co-operatives:

Catholic Co-operation – the YCW, Co-operative Federation of Victoria Ltd, 2017

<https://archive.org/details/CatholicCooperationTheYCW>

“Not for Us, but for ALL” The YCW Co-operative Movement, Co-operative Federation of Victoria Ltd, 2004 and 2016

<https://archive.org/details/NotForUsButForALLTheY.C.W.CoOperativeMovement>

Nascent NCRM

Mathews is dismissive of the National Catholic Rural Movement and comments on the "nascent National Catholic Rural Movement (NCRM) credit unions and the Maryknoll and Whitlands rural settlement projects..") p 346)

While it is true that co-operation in practice was relatively limited under the NCRM, nonetheless there was a real interest as reflected in various reports, the Rural Life magazine and Bob Santamaria's book *The Earth Our Mother* and it was a real precursor to the subsequent efforts of the YCW Co-operatives. The N.C.R.M. adopted the motto "To Restore Christ to the Countryside ... and the Countryside to Christ"

Mathews quotes T.R. Luscombe's, criticism of Santamaria and the NCRM – as stating that "the old spontaneous quality was swamped by a sombre, depressing anti-Communism that very often dominated the pages of Rural Life into a nagging, mechanical recital of the theme poured out week after week in the deadly serious News Weekly." (p 225) The early issues of Rural Life, however, were not dominated by anti-Communism.

While Santamaria moved on towards the political struggle against Communism and an attempted takeover of the Australian Labour Party, what follows is a selective listing of various publications and/or documents of the National Catholic Rural Movement in Australia relevant to co-operation.

The Catholic Church and Co-operatives - How to Organize and Manage Co-operatives in Parish and school, Father McDonald, 1941, The Summer School of Catholic Action
Co-operative Farming Groups, 1954. Memorandum
A Plan for Co-operative Insurance, 1945
Decentralisation, N.D.
Co-operative Success in Horsham Area, Geelong United Christian Front Movement, November 1943
Credit Societies, 1953
Co-operatives, 1957
Fruits of the Vine Handbook of the National Catholic Rural Movement, 1958, Australian Catholic Publications
Introductory Programme for District Committees Murray and Murrumbidgee Valleys
Manifesto of The National Catholic Rural Movement, A.C.T.S. No. 861, 1940
Memorandum on Land Settlement. December 1954
Monopoly and Working Proprietorship W.E. Crowe 2 September 1960
National Catholic Rural Movement Eighth National Convention Bathurst NSW, September 15 – 19 1947,
National Catholic Rural Movement, 1947
The N.C.R.M and Rural Co-operatives, 1943
The Program of the National Catholic Rural Movement, 1941. Memorandum.
The Workings of Credit Societies, N.D
Organization and Management of a Co-operative Enterprise in a School by G.A. McDonald S.J. , N.D.
Rural Movement Broadcast 16 September 1953 – co-operation in farming in Britain and Europe and Paddy the Cope.
Rural Movement Broadcast 9 September 1953 – credit unions, their four-fold purpose, basic requirements of establishment and credit unions as stable and profitable.
What We Stand For, N.D.
The Rural Crisis 21 June 1972

Copies of many of these publications and documents have been uploaded to the Internet Archive at <http://www.archive.org>. To access these go to the Search Engine and type in the words NCRM Australia.

The Manifesto of The National Catholic Rural Movement said this about co-operatives:

munity the principles of true co-operation, which, from more points of view than one, can be the salvation of the farming class. Unfortunately, past attempts at co-operation in Australia have not been a uniform success, owing to a variety of causes. Chief among these causes were the facts that in the majority of cases they were not REAL co-operatives which were organised, but actually private joint-stock ventures, in which the profit of the shareholders was the prime objective. Secondly, and even more important, was the complete lack of any education in co-operation among those who participated in even those co-operative ventures which were genuine.

The experience of these overseas movements which have organised successful co-operatives, to the great benefit of the rural community, has proved that no lasting success can be hoped for unless the principles of co-operation and the running of particular co-operative enterprises are understood by those who take part in them. It is impossible to expect success in co-operation unless attempts to achieve it are accompanied by a strong movement of Adult Education, which will be the greatest single activity of the N.C.R.M.

Once this essential preliminary work has been understood and carried on, the N.C.R.M. has high expectations that co-operation can open a world of benefit to the farmer and to the rural community in general.

Consumers' co-operatives can lower the living costs of the farmer, and correspondingly allow his living standards to rise. Co-operation in selling can enable the farmers of a region to reduce the costs of marketing by eliminating middlemen's costs. Co-operative insurance in many

countries has proved its undoubted value to the farming community, which has repeatedly been a victim of the profiteering premiums of the established companies. Co-operation can do much to further a radical policy of decentralisation.

Co-operation can arrange for improved medical services in every country centre where these are needed, and where the population is possessed of sufficient interest and incentive to work for their organisation.

Last, but by no means least, among the various avenues of co-operative activity are the great institutions of credit co-operatives, which go by the name of credit unions. In other countries these have been among the greatest boons conferred by movements of the same nature on the rural community.

The objectives of Credit Unions have been stated as follows in the "Manifesto on Rural Life," to which reference has already been made:

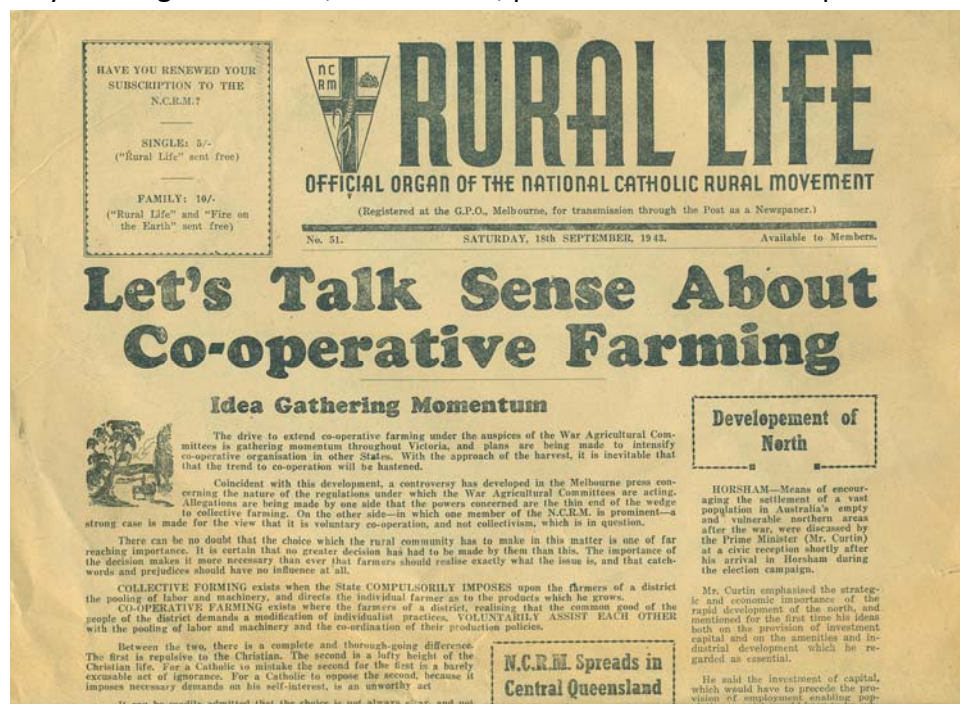
"Since the individual farmer does not command much credit, he should strengthen whatever credit he may have by joining it with the credit of other good farmers of the community. Pooling resources in co-operative credit associations is of great advantage to the member farmers. Interest rates can be kept low, repayments can be made on reasonable terms, character can be made more favourable. Wherever developed, such credit associations have been instrumental in reducing foreclosures on farms. Moreover, they have enjoyed the confidence of governmental loaning agencies.

"The purpose of such credit associations should be to help not only the farmer

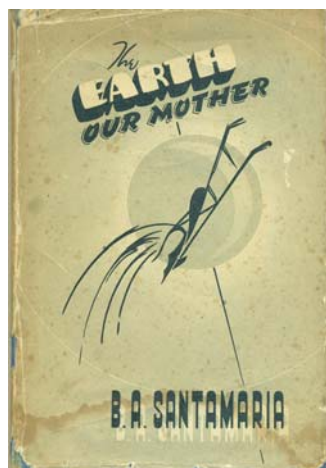
The Manifesto had a clear understanding and argument for not only co-operatives but also co-operation and historical accuracy requires us to acknowledge this fact.

Rural Life was the monthly publication of the National Catholic Rural Movement. As self-described: "An Australian monthly devoted to the building of the Australian way of life on a rural foundation. An Australian monthly which believes that this end can be achieved only by the rebuilding of rural communities on a basis of positive service and dynamic Christianity. An Australian monthly determined to fight every attempt to disrupt the rural

way of living.” **Rural Life**, March 1947, p.2. **Rural Life** was first published on 10 June 1939.



While the content of **Rural Life** changed over time, there remained a continuing emphasis on co-operatives – albeit reduced. **Rural Life** (July – August 1969) reported that housing co-operatives helped decentralisation and **Rural Life** (September – October 1969) reported the need for machinery co-operatives. An annotated list of articles about co-operation and co-operatives that were published in **Rural Life** between 1939 and 1978 is attached.



In **The Earth Our Mother** (1945 Araluen Publishing Co) Santamaria argued for independent farming that is bound together by a network of co-operative institutions (p 51) e.g., co-operative machinery pools, co-operative marketing, co-operative finance. Co-operative buying, co-operative insurance and co-operative electricity. Santamaria notes “The special problem of co-operatives is their spirituality. (p 74). Santamaria also observes that “ a great proportion of what passes for co-operation is not co-operation at all, but an improper use of the name by commercial profit-making organisations. “ (p 82) The comment is similar to that made by Mathews in his Introduction. Santamaria’s book is listed in the bibliography but not indexed or included in the narrative.

Mathews’ analysis assumes that the character of Santamaria can explain the nascent nature of NCRM co-operation but this is too simple an explanation. This does not explain why Santamaria’s dominance was accepted. In an address to the NCRM National Convention held at Ballarat, Victoria in 1968 Santamaria said: “We made mistakes in the Rural Movement in

under-estimating the economic aspects of farming when we developed the idea of independent farming many years ago; made mistakes by consequence in dealing with many others. Basically, these mistakes were mine not yours. Your mistake was to listen to me too easily and not to controvert.”

Source: Santamaria, B.A. Today’s Challenge to the N.C.R.M Rural Life, National Catholic Rural Movement, July – September 1968, p 11

On 10 March 1991 I interviewed Father T.J. Linane who had been Diocesan Chaplain of the NCRM in Ballarat and this is what he said about co-operatives and the N.C.R.M : “There were not many of them – due to the capitalist mentality in society as a whole, even among Catholics. The capitalist minded were always out to chase the money.” He said that even the successful NCRM co-operatives were “very capitalist minded.”

Mathews is reluctant to concede the, albeit limited, achievements of the NCRM. In a report to the NCRM National Convention on 26 July 1965 Frank Clancey reported that 100 credit unions had been established in the country areas of Victoria as well as others in Northern N.S.W. and Queensland. The information is limited to the number of credit unions and their small size of and their growth and survival record is not revealed but, nonetheless, 100 credit unions remains a 100 credit unions.

Source: Clancey, Frank The N.C.R.M. Its History And Achievements Riral Life, National Catholic Rural Movement, August – September 1965, p. 10

In an Introduction to a revised NCRM Credit Societies (1953) manual prepared by Father Linane, Santamaria stated that “the Thirteenth National Convention resolved that NCRM Groups should expand the Credit Society movement in a grand scale and that a Federation of Credit Societies should be formed.” The “grand scale” did not eventuate nor did a Federation. A Federation had to wait the formation in 1957 of the Association of Catholic Co-operative Credit Societies by the YCW Co-operatives Co-operative Development Society.

Patrick Morgan has suggested that the NCRM peaked in the late 1950s with a claimed membership of 4000, 130 parish groups and 18 regional councils.

Source: Morgan, Patrick (Ed.) B.A. Santamaria Running the Show Selected Documents 1939 -1996. Miegunyah Press and State Library of Victoria, 2008. P. 53

Mondragon and Australia

In Chapter 10 Arizmendiarieta and Mondragon Mathews returns to his core theme of the lessons of Mondragon for Australia. It is beyond dispute that the Mondragon achievement is real – including 101 co-operatives, 62000 employees in Spain and a revenue of 12.110 million Euro.

Mathews briefly discusses Mondragon in America – represented by the 2009 partnership between Mondragon and the United Steel Workers union (p. 338) and the Cleveland Evergreen Co-operative (p. 339). Both are worth examining because of their attempt to apply Mondragon principles and practice. The United Steel Workers describe their Mondragon inspired co-operatives as follows:

WorX Printing Coop Founded in 2014, USW members at [WorX Printing Cooperative](#) provide USA and Union made and printed textile products including custom printed T-shirts, sweatshirts, polo shirts, hats, bags and more. WorX utilizes state of the art direct to textile digital printing technology to improve efficiency and better replicate complex graphics.

Cincinnati Union Co-op Initiative (CUCI) [CUCI](#) launched in 2010 with activists coming together from Cincinnati area local unions, social justice organizations and other community groups. CUCI has successfully launched and incubated a number of diverse worker-owned co-ops, including [Our Harvest](#), a farming and wholesaling worker-owned co-op launched in 2012 with the support of UFCW Local 75. Another co-op, [Sustainergy](#), was launched in 2013 to perform energy efficiency analyses and retrofits of commercial, residential, and institutional buildings within the City of Cincinnati. Sustainergy workers are members of IBEW Local 212 and Pipefitters Local 392. CUCI is currently working on launching several other co-ops. Structured as a “co-op of co-ops”, CUCI aims to create a support network of its member co-ops similar to the Mondragon model. <http://www.cincinnatiunioncoop.org/>

New Era Windows New Era Windows is a worker-owned windows manufacturer based in Chicago. With decades of experience manufacturing windows, in 2012 we decided to buy the factory for ourselves and fire the boss. We now own the plant together and run it democratically. Today, New Era Windows provides professional-grade energy-efficient windows at a revolutionary price point. <http://www.newerawindows.com>

Cooperative Home Care Associates (CHCA) [CHCA](#) is the largest unionized, worker-owned business in the U.S., with over 2,000 workers providing in-home care in the Bronx area (New York). Initially created in 1985 as a co-op, CHCA workers joined 1199SEIU in 2003 to gain a stronger voice in the state’s administration of Medicaid benefits. A slide show outlining the initial tensions and ongoing collaboration is available at <http://www.slideserve.com/beata/chca-1199seiu>

Union Taxi (Denver) Union Taxi, a co-op owned by its 262 taxi drivers, started operations in 2009 after partnering with CWA Local 7777 in a 3 year effort to get a license from the Colorado Public Utility Commission (PUC), which drew significant opposition from the 3 existing taxi cab companies. With Union Taxi limited to its 262 licenses granted by the PUC, over 800 other taxi drivers have since sought out CWA Local 7777’s help in establishing another co-op. While the drivers of Union Taxi remain essentially independent contractors, they co-operatively own shared services such as dispatch, and have signed a membership agreement with CWA Local 7777. The union is working with the new group of drivers to explore developing the next co-op as fully owned co-op where the drivers become worker-owners instead of independent contractors, similar to Union Cab in Wisconsin. (Although Union Cab does not actually have a Union affiliation.) <http://www.shareable.net/blog/cabby-owned-taxi-cooperatives-on-the-rise>

Pittsburgh Clean & Green Laundry Co-op The [Steel Valley Authority](#) has been working with IUOE Local 95 and the USW to launch a new, environmentally friendly industrial laundry in the City of Pittsburgh. The proposed laundry would be significantly bigger than the Evergreen Laundry in Cleveland in order to generate sufficient volume to make per-piece pricing highly competitive. <http://www.steelvalley.org/building-sustainable-communities/pittsburgh-cleangreen-project>

There has been controversy about the Evergreen Co-operative and Atlee McFellin has argued, for instance, whether there is real worker ownership and control of the subsequently established evergreen co-operatives.

Source: Atlee McFellin (2016). The Untold Story of the Evergreen Cooperatives. Grassroots Economic Organizing (GEO). <http://geo.coop/story/untold-story-evergreen-cooperatives>

Mathews assessment of Mondragon’s applicability to Australia does depend on a revival of Catholic social theory and other factors he identifies that are at least tenuous:

The organising by the Australian Secretariat for the 2012 United Nations Year of Co-operatives.
Uniform national co-operatives legislation.

The inception of the Business Council of Co-operatives and Mutuals. (pp.339-340)

The organisation of Australian participation in the 2012 United Nations Year of Co-operatives was a success under the guidance of the Australian Secretariat although Co-operatives Australia was excluded through its own efforts and the deliberate demands of the Australian Secretariat. Co-operatives Australia was not allowed, for instance, to present a paper at the Australian National

Conference in 2012 unless it paid a fee. The uniform co-operative legislation was brought about by the combined efforts over a 10 year period by Co-operatives Australia and the respective State Federations – not by the Business Council of Co-operatives and Mutuals. As to the Business Council of Co-operatives and Mutuals, the optimism and possible contradiction by Mathews is referred to under Beyond Catholicism.

Beyond Catholicism

The ideal of a co-operative commonwealth is not exclusive to Catholic social teaching and distributism and Mathews is apparently reluctant to acknowledge this broader reality. The closest to this is the section What Might Yet Come to Be, which is somewhat reminiscent of H.G.Wells, in Chapter 16, when Mathews argues: “ Links are forged with advocacy groups including the longstanding Australia and New Zealand Employee Ownership Association and the emergent Business Council of Co-operatives and Mutuals. Support is sought for further improvement of the current uniform co-operative legislation along the lines of its far more advanced counterparts such as in Spain, Italy and France, and for re-instatement of the capacity for proactive engagement with the sector such as previously was provided by Registraries of Co-operatives in Victoria and New South Wales.” (p 152)

It was noted earlier that Mathews is critical of how control in co-operatives and mutuals has transferred from members to bureaucrats (p 32) and how they have become indistinguishable from other commercial enterprises. (p 33) I assume, therefore, that he hopes and expects and /or is wilfully blind to the extent that that members of the Business Council of Co-operatives and Mutuals exhibit bureaucratic and indistinguishable commercial characteristics. It is understandable, of course, that he may hope they do not or will eventually shed these characteristics over time – including the customer-owned banking members he implicitly criticises for adopting the customer category.

Although the book is focussed on Catholic social teaching and distributism, it would have been appropriate to acknowledge the broader context and that the ideal of a co-operative commonwealth has inspired other religions and secularists. See for example the following authors and their publications:

Mohandas Karamchand Gandhi Co-operation Compiled by H.M. Vyas, Navajivan Publishing House, 1963; Co-operative Farming Edited by Shriman Naraya Navjivan Publishing House, 1959; Gandhi on Villages Selected and Compiled with an Introduction by Joshi, Divya The Navajivan Trust, Mani Bhavan Gandhi Sangrahalaya, 2002; Village Industries, Navajivan Publishing House, 1960; Village Swaraj Compiled by H.M. Vyas Navajivan Publishing House, 1962

George Jacob Holyoake Essentials of Co-operative Education, 1898, The Labour Association; Life and Letters of George Jacob Holyoake Vol 1 (pp. 37 – 112 and 177 – 198) and Vol 2 (pp. 89 – 108, 184 – 205 and 229 – 250), 1908, McCabe, Joseph (Ed.) Watts & Co; Self-Help a Hundred Years Ago 1888 Swan Sonnenschein & Co; Self-help by the People The History of the Rochdale Pioneers 1893 George Allen &Unwin Ltd; The Co-operative Movement Today 1912 Methuen & Co.; The History of Co-operation 1908 T. Fisher Unwin; (and Amos Scotton) The Jubilee History of the Derby Co-operative Producer Society Limited 1850-1900, 1900, Cooperative Printing Society Limited; The Jubilee History of the Leeds Industrial Co-operative Society Ltd From 1847 to 1897, 1897, Cooperative Printing Society Limited and The Co-operative Movement Today

Thomas Hughes and Edward Vansittart Neale A Manual for Co-operators 1881 Macmillan & Co

International Co-operative Alliance Report of the ICA Commission on Co-operative Principles (1976), XXXI ICA Congress Manchester 1995 Agenda & Reports, Review of International Co-operation, Volume 88 No 3; Book, Sven Ake Co-operative Values in a Changing World Report to the ICA Congress Tokyo October 1992 Studies and Reports Nineteenth in the series; Guidance Notes to the Co-operative Principles 2015.

Toyohiko Kagawa Brotherhood Economics, Student Christian Movement Press, 1937; Kagawa in Lincoln's Land, National Kagawa Co-ordinating Committee, 1936; Kagawa in Australia New Zealand and Hawaii Friends of Jesus, Vol VIII No 1, February 1936; The Economic Foundation of World Peace – the Christian Brotherhood Movement, Friends of Jesus Vol V No 1 August 1932; The Philosophy of the Co-operative Movement, Chicago Christian Federation, 1936 and The Christian International Friends of Jesus Vol VI No 1 June 1933

Piotr Alexeyevich Kropotkin Ethics – Origin and Development 1924 Prism Press; Fields, Factories and Workshops – Industry Combines with Agriculture and Brain Work with Manual Work 1912 Thomas Nelson & Sons; Mutual Aid – A Factor of Evolution, 1972 Allen Lane The Penguin Press; The Conquest of Bread 1907 G.P. Putnam's Sons; Words of a Rebel 1992 Black Rose Books

Harold Laski The Spirit of Co-operation Hodgson Pratt Memorial Lecture, 1936

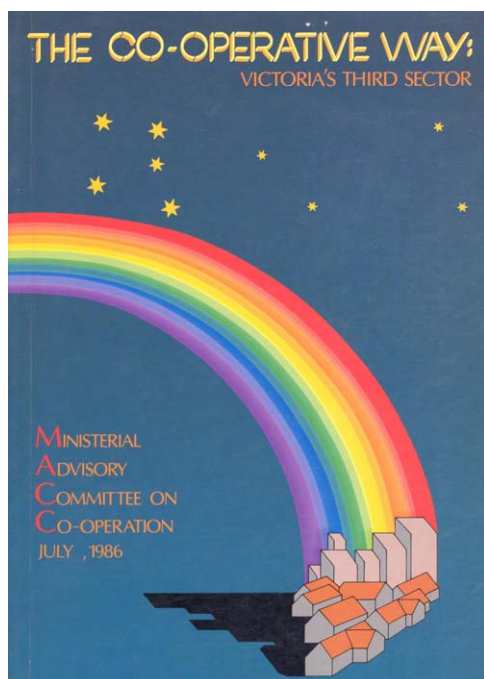
Ian MacPherson Responding, Remembering, Restructuring: Presentations in Japan and Korea, March, 2008. (Victoria: New Rochdale Press, 2008) (Japanese edition published by The Siekatsu Club, Japan, 2009).; A Century of Co-operation, (Ottawa: the Canadian Co-operative Association, 2009); Ed., One Path to Co-operative Studies: A Selection of Papers and Presentation (Victoria: New Rochdale Press, 2008).; (with Erin McLaughlin-Jenkins. eds.), Integrating Diversities within a Complex Heritage: Essays in the Field of Co-operative Studies (Victoria: New Rochdale Press, 2008).; Hands around the globe : a history of the international credit union movement and the role and development of World Council of Credit Unions, Inc. (Victoria: Horsdal & Schubart Publishers Ltd., 1999.); Co-operative principles for the 21st century (Geneva: International Co-Operative Alliance, 1996); Co-operation, conflict and consensus : B.C. Central and the credit union movement to 1994 (Vancouver: B.C. Central Credit Union, 1995.); Building and protecting the co-operative movement: a brief history of the Co-operative Union of Canada, 1909-84 (Ottawa: Co-operative Union of Canada, no date.); Co-operative movement on the prairies, 1900-1955 (Ottawa : Canadian Historical Association, 1979.); Each for all : a history of the co-operative movement in English Canada, 1900-1945 (Toronto: Macmillan of Canada, 1979.)

George William Russell Selections From the Contributions to The Irish Homestead by G.W. Russell – A.E, 1978 Vols 1 & 2 Summerfield, Henry (Ed.) Humanities Press; Co-operation and Nationality (1913) Norman, Remington & Company; *The National Being : Some Thoughts on an Irish Polity* (1916) The Macmillan Company; *The Candle of Vision* (London: Macmillan 1918); *The Living Torch* (1937)

Nils Thedin A Moral Commitment Raben & Sjogren 1988

James Peter Warbasse *Co-Operative Democracy through Voluntary Association of the People as Consumers*, Macmillan, 1927; *The Doctor and the Public*, Paul B. Hoeber, Inc, New York, 1935; *The Cooperative Way, a Method of World Reconstruction*, Barnes & Noble, 1946; Problems of co-operation – a study of the deficiencies of the cooperative method of economic organisation and the difficulties in the way of its expansion, Island Press 1942; *Cooperative Peace*, Cooperative Publishing Association, 1950; *Three Voyages: The Story of an Inquiring Soul* (autobiography), 1956

Reviving MACC



Mathews refers to the Ministerial Advisory Committee on Co-operation as follows: “Innovative reports such as Victoria’s Ministerial Advisory Committee⁴ on Co-operation on The Co-operative Way: Victoria’s Third Sector in 1986 are revisited and likely effectiveness of their recommendations are reassessed.” While it is an appropriate recommendation, the MACC report did not reflect and reinforce distributism and, indeed, there was no significant analysis of co-operative values and principles. It was, however, an opportunity lost at the time by a Labor Government unable and unwilling to embrace a co-operative development strategy – despite the considerable body of work undertaken and the heroic efforts of Mathews at the time. The MACC Report was also preceded by a series of reports:



In 2017 the Victorian Labor Government embraced a Social Enterprise Strategy which is based on patronage and benevolence by and through social enterprises instead of empowerment of individuals and their communities by and through co-operatives. The MACC report was quite specific on the co-operative difference as an opportunity to “seize control of our lives as workers, consumers, tenants and investors” (p 27), “it’s mutuality, it’s democratic structure and character” (p 28) and co-operatives “are a means of devolving decision-making power to those people most affected by the operations of an organisation.” (p. 29)

The MACC Report was Government- centred as observed by the Y.C.W. Co-operative Society Limited in its 9 December 1986 response to The Co-operative Way – Victoria’s Third Sector : “The main concern is that the report in several of its recommendations proposes Government funding that would threaten the independence of most sector groups. In fact some recommendations on funding run counter to the policy proposed in recommendation 2f – protect the autonomy of Co-operatives.” While MACC promoted economic democracy, it ‘s proposals depened on political democracy.

The Nature of Progress

In *Economic Equality in the Co-operative Commonwealth* (1933) H. Stanley Jevons argued: “No fruitful discussion of a radical improvement of the social order is possible without a clear comprehension of the nature of progress.” (p 18)

This is a challenge that Mathews does not really approach although *Of Liberty and Labor* is essential to understanding the challenge. Catholic social theory and distributism have an important contribution to make but in itself is insufficient. Complementing *Of Liberty and Labor* is the work of pre-eminent Australian co-operation historian Gary Lewis who has provided a comprehensive analysis of the challenges to co-operatives and co-operation. The work of Lewis is essential to maximise an understanding of the under-developed aspects in *Of Liberty and Labor*:

A Middle Way – Rochdale Co-operatives in New South Wales 1859-1986, Australian Association of Co-operatives Ltd, 1992

A Mutual Way – Fifty Years of Gateway Credit Union Ltd, Gateway Credit Union, 2005

An Illustrated History of the Riverina Rice Industry, Ricegrowers’ Co-operative Limited, 1994

People Before Profit – The Credit Union Movement in Australia, Credit Union services Corporation (Australia) Limited, 1990

The Democracy Principle – Farmer Co-operatives in Twentieth Century Australia, Published by the author, 2006

In *The Democracy Principle – Farmer Co-operatives in Twentieth Century Australia* Lewis discusses, for example, the demutualisation of co-operatives and mutuals throughout Australia (pp 265 – 278) and, in particular, provides a detailed case study of the NSW Dairy Farmers’ Group (pp. 305 – 357) – it is a detailed timeline of what happened and who did what and the interdependent influences on the actors and their decisions. It explains a great deal about co-operation in Australia and the feeble attachment by many co-operatives to co-operative values and principles. It is not only Catholic social teaching and distributism has to be rediscovered by Mathews but there is also a need to rediscover co-operation as a whole by all co-operatives and mutuals.

Lewis, then, provides context to and evidence of the unexplained concern of Mathews that co-operatives and mutuals have become bureaucratic and commercial.

The possibility for extended co-operation critically requires context and analysis and policy proposals and, as argued by Mathews, a basis for this was provided by the Ministerial Advisory Committee on Co-operation. More recently for the UK 2017 election the Labor party released a *Alternative Models of Ownership* policy document which examined why alternative models are needed and different models of ownership - co-operatives, municipal and locally led ownership and national ownership. The policy includes an examination of worker co-operatives in France, Spain and the USA and what is required to improve and expand co-operatives in the UK - including access to finance, funds for buyouts, re-establishing Government support and reform of government procurement policy.

The **Overton Window** is a term originated by [Joseph P. Overton](#) (1960–2003), a former vice president of the [Mackinac Center for Public Policy](#), - that an idea's political viability and acceptability depends mainly on whether it falls within the window, rather than on politicians' individual preferences. His degrees of acceptance of public ideas are roughly:

Unthinkable

Radical

Acceptable

Sensible

Popular

Policy

The Overton Window, then, identifies ideas that are psychologically, politically and economically acceptable. Proponents of policies deemed to be outside the window seek to persuade or educate the public in order to move and/or expand the window. Proponents of policies, or similar ones, within the window seek to convince people that policies outside it are unacceptable.

The Overton Window is also the name of a [political thriller](#) by political commentator [Glenn Beck](#) in 2010.

Critical to the Overton Window is what influences the definition and acceptance of ideas. Ideas do not exist in a vacuum and during the election both major political parties attempted to define and defend their policies as acceptable and the policies of their opponents as unacceptable. In general, The mass media has a critical role in defining what is acceptable and during the election campaign there was a tendency to promote the acceptability of the Coalition's policies. In the recent UK election most of the mass media (e.g. The Daily Mail, The Daily Express and The Daily Telegraph) argued in a distorting coverage that the Labor Party under Jeremy Corbyn was proposing unthinkable policies that were too radical and unacceptable. Many voters disagreed and the Labor Party secured 262 seats with 41% of the vote – compared to 44% for the Conservatives. The Conservatives were reduced from a 17 seat majority to a minority Government that required the support of the DUP to remain Government. The Labor Party, then, challenged and overcame what was the received wisdom of acceptable policies.

Values and Principles

In 2014 the Business Council of Co-operatives and Mutuals commissioned MUTUO in the UK to develop a blueprint for the development of the co-operative and mutual sector in Australia. As a blueprint for espousing the significance of large co-operatives and mutuals throughout the Australian economy it is excellent. But, what it seeks to do is normalise co-operatives and mutuals – as normal as other forms of business.

It is not surprising, therefore, that the MUTUO blueprint does not include an analysis of co-operative values and principles and instead there are rhetorical co-operation slogans. Given this, there is no attempt to reproduce the International Co-operative Alliance's values and principles as this would be inconvenient for the Blueprint narrative. These values and principles are attached as an Appendix to this review. The avoidance of co-operation values and principles in the Blueprint is telling when Of Liberty and Labor is based on a return to co-operative values and principles as expressed through

Catholic Social Theory and Distributism. Mathews clearly understands that co-operation values and principles must underpin co-operatives and mutuals and it is puzzling why Mathews relies on a Business Council of Co-operatives and Mutuals that avoids co-operative values and principles – emphasising co-operatives instead of co-operation..

Liberty and Labor

Of **Liberty and Labor**, a question remains as to the title and its meaning and there is no explicit analysis offered by Mathews as to his meanings. Liberty is normally defined as a state of being free within society from oppressive conditions imposed by authorities on one's behaviour. "Liberté, Égalité, Fraternité" first appeared during the French Revolution (1788 – 1789) and it was eventually written into the 1958 Constitution and is part nowadays of the French national heritage. ***Liberty Defined: 50 Essential Issues That Affect Our Freedom*** was a 2011 non-fiction book by United States Congressman [Ron Paul](#) (R-TX).

Mathews does understand that analysing the present and looking forward to the future depends on reference to the past which is within and moulds the present and, ultimately, this is the force and value Of Liberty and Labor – providing a critical explanation of co-operation in the past.

In invoking Catholic Social Theory and distributism, Mathews has recognised a significant Catholic influence on co-operation through Mondragon from the 1950s and the historical legacies of the Antigonish Movement in Canada and the Y.C.W. Co-operatives in Australia and I would add the NRCM co-operatives. Catholic social theory promotes and facilitates economic democracy and has strengthened co-operative values and principles and in doing so provided a narrative of a co-operation movement beyond co-operatives. Catholic social theory, however, is compromised by a Catholic morality that has abused and protected the abuse of children for many decades.

If you want to understand co-operation in Australia, then, it is essential to read the ongoing contributions of Race Mathews.

Mathews, Race **Of Labour and Liberty Distributism in Victoria 1891-1966**, Monash University Press, 2017 ISBN 9781925495331 (paperback)

May 2017

Rural Life and Co-operatives

Rural Life was the monthly publication of the National Catholic Rural Movement. As self-described: An Australian monthly devoted to the building of the Australian way of life on a rural foundation. An Australian monthly which believes that this end can be achieved only by the rebuilding of rural communities on a basis of positive service and dynamic Christianity. An Australian monthly determined to fight every attempt to disrupt the rural way of living." **Rural Life**, March 1947, p.2 Rural Life was first published on 10 June 1939.

A Catholic View of the Nationalisation of Banking **Rural Life**, September 1947, pp. 8 -9 Reports the view of a group of Catholic lawyers who met to discuss the proposed nationalisation of the trading banks. Two principles are identified – general nationalisation of all industry and economic life is condemned and selective nationalisation does not necessarily come under this condemnation. Concludes that nationalisation of the trading banks is not in direct contradiction to any social principle of the Church and justification depends on judgement of results and effects. Argues that the new Banking Act should provide for the voluntary formation of co-operative credit societies, the Commonwealth Bank should advance loans to credit co-operatives and legislation should provide for the association of co-operatives on a regional, State and national basis.

A Co-operative Buying Service for the N.C.R.M **Rural Life**, October 1945, p.5 Reort on proposal by Mr L. DÁrcy of Greendale, Victoria, for a Co-operative Buying Service at the NCRM. Stresses that the buying service would not compete with small country store keeper who is running his business to help the community and not drawing ridiculous profits.

A Co-operative Builds a Huge Power Plan **Rural Life**, December 1963, pp.19-20 Discusses how American farmers have built their o9wn electric power distribution systems, telephone systems, oil refineries and credit unions.

A Co-operative Community **Rural Life**, July 1945, p 11 Discusses the concept of a Community Centre – being promoted by the Department of Post-War Reconstruction and originated in America. Argues that the community centre has its advantages and disadvantages and that it has to be founded for Christian ends. Refers to Nurioopta, South Australia, which started a co-operative hotel and then established other co-operative ventures.

A Co-operative in the Arctic **Rural Life**, August-September 1964 p. 17 Reports the activities of a small Eskimo settlement in Canada which established a fishing co-operative.

Adelaide Diocesan Report **Rural Life**, May 1946, p. 7 Includes reference to Penola Credit Union, the Northern Areas Co-operative Insurance Society and the co-operative distribution of fruit by the Seven Hill Group.

A Glance At Agriculture in Japan **Rural Life**, February 1973, pp. 30-33

Including reference to the role of agricultural co-operatives which are strong, growing and offer credit, extension, warehousing, processing and insurance facilities.

Agriculture In Other Lands: The Dutch Dairy Industry **Rural Life**, July 1951, p. 7

Brief survey of successful development of Dutch dairy industry – cheese, condensed milk, powdered milk and butter.

Annual Convention **Rural Life** July-August 1969, pp. 8-9

Includes reference to workshop discussion on co-operatives – the need to work for co-operative insurance, not setting up co-operatives in industries already efficiently managed and establishing co-operatives where industry is poorly organised.

At San Isidore **Rural Life**, November-December 1964, p. 15

Report on birth and expansion of school at the settlement.

Ballarat Groups' Wide Variety of Services **Rural Life**, August 1946, p. 5

Refers to nine credit unions, co-operative insurance at Muroa and the Gooroc scheme.

'Banking, H.P., Housing and Co-operatives: Christian Principles Guide **Rural Life**, May 1957, pp. 24-25

Argues that the real cause of inadequate housing is finance and that the solution is the establishment of co-operative credit banking.

Bourke, P.J. Terang-Camperdown (Vic) **Rural Life**, October 1959,, pp. 13-14

Notes Timboon Group proposal for co-operative butter factory rather than a proprietary company, slow progress of housing co-operatives and proposed credit co-operative for Terang.

Campaign for Co-operatives **Rural Life**, September 1957, p.43

Comments on N.C.R.Ms current campaign for the establishment of a co-operative by every group. Notes that co-operatives are the answer to hire purchase and the housing shortage. Notes that N.C.R.M. housing co-operatives control funds of \$1 million and credit societies are lending some \$50,000 a year. Argues for lifting N.C.R.M. co-operative activity to an all time record level and concludes we can make the future secure by co-operation.

Canadian Bishops Declare For Land Settlement **Rural Life**, March 1947, p.7

Reports on a joint pastoral of the Hierarchy of the Province of Quebec directing public attention to the pressing need for a long-range settlement plan for 100,000 families. The Bishops write that their proposal is to re-[establish the social and economic equilibrium.

Can Farm Machinery Be Owned Co-operatively? **Rural Life**, Number 37, 18 July 1942, p. 3

Refers to Kansas, U.S.A. machinery co-operative. Argues issue needs to be judiciously

considered and that only machinery indispensable to planting and harvesting should be privately owned.

Casey, Brian J South-East Gippsland (Vic) **Rural Life**, October 1959, p.13

Notes formation of co-operative housing society to serve Toora-Foster and Fish Creek and that Leongatha Housing Societies are functioning well.

Central Region Clears Decks For Action: Credit Union Discussed **Rural Life**, Number 24, 24 May 1941, p. 1

Reports on the last quarterly meeting of the Central Region (Victoria) of the N.C.R.M – Drysdale and Winchester are setting about the establishment of small experimental credit unions and Meredith and Greendale are to consider at their next meetings.

Clancey, Frank Credit Societies **Rural Life**, October 1957, pp. 23-25

identifies the aims of credit societies – encouraging thrift, promote industry, eliminate usury, increase purchasing power and train members in business methods of self-government and the full realisation of the value of co-operation. Comments on the positive experience of credit unions in making loans, contends that education is essential and notes management requirements.

Clancey, Frank The N.C.R.M: It's History and Achievements **Rural Life**, August-September 1965, pp. 9-14

Discussion includes development and practical implementation of co-operatives, particularly credit unions, as a highlight with 100 credit unions established in Victoria. Argues that towards the end of the war the Rural Movement pioneered co-operatives throughout Australia. Discusses the establishment of a rural community at Maryknoll with its own church, school, post office and industries. Argues Victorian Co-operative Act was almost exclusively the work of the Rural Movement.

Clark. T Working For Co-operative Housing, **Rural Life**, August-September 1966, pp 29-31
Proceedings of 1966 National Convention at Bendigo includes role of Rural Movement in securing co-operative legislation in Victoria and the establishment of five co-operative housing societies at Leongatha. Refers also to formation of a co-operative to build an assembly hall at Leongatha High School.

Commission Urges Co-operative Farming **Rural Life**, Number 63, 16 September 1944, p 1
Reports that the Third Report of the Rural Reconstruction Commission urges experiments with co-operative farming – independent farmers pooling their labor and machinery.

Community Hotel **Rural Life**, Number 58, 15 April 1944, p 3

refers to the Nuriootpa's (SDA) Community Hotel established in 1937. Notes that this has inspired purchase of Sheard's General Store and putting it on a co-operative footing.

Connors, Michael The Co-operative Movement: A Fine Service, **Rural Life**, November 1953, pp. 3 and 5

Argues that the co-operative ideal is one to which much lip-service is paid and that Australia lags behind Europe and North America. Notes that miners and dairymen have put it into practice. Cites publication by Father Linane on credit societies and their threefold purpose – thrift, finance education and loan fund for members. Discusses basis of the co-operative spirit. Refers to Canadian credit societies. Notes Sydney formation of Universal Credit Union and experience of Lidcombe Credit Society and the Rural Movement Credit Society of Hamilton.

Co-operation **Rural Life**, Number 3, 12 August 1939, p.3

What is co-operation? Consumer co-operatives and marketing co-operatives. Essential to success - before meet regularly to discuss history aims and methods of co-operation, make sure of a sufficiently large and co-operative minded membership and appoint a preliminary committee to secure all available information.

Co-operation Means Cash **Rural Life**, Number 37, 18 July 1942, p 3

Refers to the buying food co-operative, the Brooklyn, Nova Scotia Agricultural Society – net assets \$18,000 and turnover of \$79,000.

Co-operative Advance in Canada **Rural Life**, Number 30, 15 November 1941 p 3

Reports establishment of Canadian Co-operative Implements Ltd – to distribute farm implements throughout Western Canada.

Co-operative Buying **Rural Life**, November 1956, p. 21

Refers to C.S.M, Trading Co at 16 Gertrude Street, Fitzroy, where it is possible to order men's shirts and pyjamas as well as Rumen's calf food.

Co-operative Insurance **Rural Life**, Number 61, 15 July 1944, p 1

Refers to request to Australian Government Treasurer Ben Chifley that co-operative insurance societies sponsored by N.C.R.M. should not have to lodge bond of between \$7000 and \$40,000 – on the basis that the societies are not profit-making and members accept pro-rata compensation.

Co-operative Insurance **Rural Life**, October 1948, pp.3 and 7

Comments on the cessation of the plan of Pool Insurance and the subsequent plan of Local Co-operative Insurance – local with each society covering only members within a restricted and known area. Comments that since the development of four of these societies, there have been substantial legal problems – bond requirements and possibly subject to company tax. Notes 40 credit unions have been organised – mainly in Victoria and SA. Notes SA problem of South Australian State Savings Bank refusing to handle the business of the credit unions on the basis they were transacting business illegally.

Co-operative Insurance Proposed **Rural Life**, Number 46, 17 April 1943, p. 1

Notes postponement of co-operative insurance because of manpower demands being made by General Accident Insurance Co.

Co-operative Land Settlement in Dawson Valley **Rural Life**, May 1946, p. 13

Reports on Queensland's first soldier co-operative farm – leasing fifteen square miles of land to grow cotton.

Co-operatives at work in Minnipa Parish **Rural Life**, Number 44, 20 February 1943, p. 1

Report of a buying co-operative established in South Australia.

Co-operative Campaign: New Phase **Rural Life**, August 1958, p.5

Report on co-operative campaign – extension for 12 months. Notes National Executive endorsement of four pre-requisites – preliminary study, a nucleus of five to seven persons, an efficient secretary and separation from N.C.R.M. and other specifically Catholic bodies. Also notes decision for campaign for establishment of country industries on a co-operative basis.

Co-operatives Flourish in U.S.A. **Rural Life**, November 1957, pp. 7-9

A brief survey of co-operatives in the U.S.A. – retail, farm, credit, rural electrification and housing co-operatives.

Co-operatives – Freedom N.C.R.M. Policy Vindicated **Rural Life**, Number 23, 19 April 1941, pp 1-2

Argues that N.C.R.M. key policy of co-operative enterprises among all sections of the farming population has already received practical expression in many parts of America and Canada. General observations include – co-operative stores and markets do not destroy business, profits resume their legitimate place and co-operatives can give us real economic democracy, industrial and international peace.

Co-operative Success in Horsham **Rural Life**, Number 55, 15 January 1944

Refers to a settlement at Quantong, Victoria – the Quantong Fruitgrowers Co-operative. Notes there are 1,600 acres, 50 families comprising 300 people and this year 147,000 packages of fruit were sold to the value of \$43,000 with a profit of \$5,250.

Co-op Insurance in Port Augusta **Rural Life**, July 1947, pp. 7 and 16

Report of the Second Annual Meeting of the Northern Areas Co-operative Insurance Society – 30 members, including six new members, and no claims during the year.

Co-operative Machinery Groups For Victoria **Rural Life**, 17 June 1944, p 3

Minister for Agriculture Mr. Martin announces that arrangements for machinery groups for certain classes of primary production throughout Victoria – to be used primarily in the production of vegetables and dairy products.

Co-operatives Need Not Destroy the Small Man **Rural Life**, Number 52, 16 October 1943, p.4
Argues that support for co-operation can be reconciled with support for the small business man. Illustrates the experience of the West Coast groups purchasing apples – not disadvantaging the local store keeper because very few apples were actually consumed in the district because of their cost.

Co-operative Use of Machinery **Rural Life**, Number 48. P 3

Credit **Rural Life**, May 1957,. P. 4

Argues that there is a banking crisis because Central Bank has not ensured sufficient credit on reasonable terms and that credit co-operatives are the democratic means of meeting people's needs for small and large loans. Concludes the need for a national system of co-operative banks.

Credit Societies **Rural Life**, May 1956, p. 8

Argues that Prime Minister's recent disclosure on the interest rates paid under hire purchase has highlighted the case for credit co-operatives. Government financial support for credit co-operatives could counter the harmful effects of hire purchase and finance companies.

Credit Union Campaign Decision **Rural Life**, Number 45, 30 March 1943, p. 1

Reports National Convention decision to encourage groups to establish credit unions. Reported debate covered the scope of credit unions, can small sums benefit anyone and can only the members obtain financial benefits.

Credit Union Facts and Figures **Rural Life**, October-November 1964, p. 18

Includes statistics for Canada and the United States and Territories – number of credit unions, number of members, savings, loans outstanding and total assets. Notes Australia has 218 credit unions – 133 in NSW with 42,518 members and 70 in Victoria with 7,827 members.

Credit Union Problems in U.S.A. **Rural Life**, June 1947, p. 3

Reports decision of the State Savings Bank in South Australia that it could not bank the monies of the Carrieton Credit Union because it was a profit-making body and facilities provided by the Union were already provided by the bank. Argues this is a misunderstanding because credit unions are not profit-making and solution is a Co-operation Act.

Credit Unions (G. McDonald) **Rural Life**, Number 38, 1q 5 August 1942, p.3

Review of pamphlet – practical advice, a modest survey, concise and logical and sufficient information to run a credit union. Criticises failure to recognise that N.S.W./ Co-operative Societies Act does allow for credit co-operatives.

Credit Unions Aid Rural Life Revival **Rural Life**, Number 20, 18 January 1941, p. 2

Defines a credit union and how it functions and summarises the history of the credit union movement arising out of the extreme need of workers and farmers – Francois Haeck in Brussels, Belgium (1848), Herman Schulze-Delitzsch and William Raiffeisen in Germany in 18500 and Luigi Luzzatti in Italy, Alfred Desjardins in Canada in 1900 and in the USA from 1909.

Credit Unions Help Latin America **Rural Life**, September-October 1969, pp. 16-17

Refers to 4,377 credit unions in 35 countries throughout the Caribbean, Central and South America, the role of CUNA trained personnel and the role of credit unions in developing self-help skills.

Credit Unions Around the World **Rural Life**, February 1959, p. 30

Statistics of credit unions – number, membership and assets. Specific statistics on Fiji credit unions.

Crowe, W.E A Christian Financial System **Rural Life**, January-February 1958, pp. 11-16 and 22
Argues that financial system should be adjusted to Christian principles – instead of Hire Purchase and Usury. Discusses the definition, nature and practicality of co-operative banking. Criticises proposed 1957 banking amendments as patching up an inherently undemocratic system based on the private profit motive. Suggests that the Commonwealth could license a co-operative as a bank and could in the meantime encourage credit societies by requiring banks to maintain a minimum proportion of their customers' deposits as deposits in co-operative banks or to invest a certain proportion in loans to credit co-operatives. Concludes that N.C.R.M. has shown the way with housing co-operatives and credit societies.

Curtis, Eugene Co-operatives and Decentralism **Rural Life**, New series No 23, august 1974, pp. 19-24

Paper given to NCRM Convention 1-2 May 1974 at Bendigo, Victoria – traditionally co-operatives have been associated with the family way of life, cooperation based on Christian principles, the establishment of Murray-Goulburn, the problem of government and co-operatives, the difference between co-operatives and proprietary companies and the danger of the next generation taking co-operatives for granted.

Danish Farmers Thrive by Co-operation **Rural Life**, May 1954, p. 8

Argues that anything the Danish farmer wants to do he always seeks the co-operative solution – cooperative slaughter-house and bacon factory, tractor station and store. Points out that 100,000 small farmers farm 25 acres or less each and only 1,000 of over 200,000 holdings exceed 300 acres.

Danish Farmers use Co-operative System, **Rural Life**, March 1952, p. 4

Notes that farming community of Denmark has a large-scale network of co-operatives – the backbone of Danish agriculture.

Duck, Rev. Fr. A Tour in Nova Scotia **Rural Life**, April 1964, pp. 8-11

Refers to a tour of Nova Scotia as part of a new course at Coady International Institute – cooperative pulp and paper mills, supermarkets, feed mill, abattoirs and credit unions.

Duck, Rev. Fr. N San Isidore Settlement **Rural Life**, October 1959, pp. 17-----18

Notes that it has been a testing and consolidation time for the settlement – 15 homes built and two under construction, 16 resident families totalling 85 people, 19 students at the school and success of the Co-operative Building Society and the Co-operative Trading Society.

Duck, Rev. N. San Isidore Rural Settlement: Annual Report **Rural Life**, June 1960, p. 21

Progress report of the settlement – 19 modern homes, primary school with 38 pupils and all heads of family rely on work outside settlement.

Duck. Rev N San Isidore Settlement, Wagga **Rural Life**, October 1958, pp. 21 – 22

Report on material and spiritual progress of the San Isidore Settlement. Material Things: population increased by two additional families 14 – 69 souls. Settlers have made various degrees of progress with their small holdings. Practically every family has had the problem of getting a motor vehicle – solved by co-operation between various car owners. Settlers have been able to meet Building Society repayments. Religious and Spiritual Life: Temporary Chapel provides Centre for Religious and Spiritual Life. Fortnightly meetings of settlers are held on the lines of Rural Group meetings with Gospel Discussion and Study. A Catholic school has been established.

Duck. Father N The Mystical Body and Co-operatives Part 1 **Rural Life**, February 1959, pp. 9-11

Twofold unity – unity with each other and unity in the everyday life of each member. All human beings share a mutual spiritual relationship which is the most permanent basis for true co-operation in every sphere of human effort. Any co-operation with others for the common good is Christian Charity in Action. The two ideas of Christian solidarity and integration of the temporal and spiritual.

Duck, Rev N To the American Corn Belt **Rural Life**, November-December 1964, pp. 1014

Refers to tour of America – including the Credit Union National association, credit union activity in the U.S.A. and Canada and co-operative insurance.

Editorial – Co-operation **Rural Life**, March 1955, p 2

Editorial: Co-operatives Are in Urgent Need **Rural Life**, July 1956, p.4

Notes that 16th National Convention repeated its faith in co-operatives with resolutions on credit, federation, housing and producer co-operatives. Notes in times of prosperity the need for co-operatives seems to diminish. Concludes that co-operation is a challenge to economic democracy.

Editorial: Credit Societies **Rural Life**, April 1964, p 3

Discusses the importance of credit societies and the potential for the N.C.R.M to increase its activities in this area.

Embezzlement **Rural Life**, No 1/78 April 1978, p. 7

Refers to Cooperative Farmers and Graziers Ltd going into receivership in 1975 and refusal of Government to inquiry into alleged embezzlement of \$1.8 million.

Farming – Co-operative or Collective **Rural Life**, September 1945

criticises Secretary of Colac Branch of Communist Party for saying that N.C.R.M idea of co-operative farming is the same as the system which operates in Russia. Proceeds to discuss differences between collective farming and co-operative farming – between the two there is a complete and thorough-going difference. Concludes that the old days of individualism are over and the choice is the co-operative unit or the local Soviet.

Father Pooley's Work An Inspiration to the Rural Movement **Rural Life**, April-June 1969 (Supplementary Issue) pp. 21-23

An appreciation of the work of Father Pooley as founder of the Maryknoll Family Community – the achievement of a deep and practical Christian life at Maryknoll.

Findlay, P.T. Rural Life... Plannings and Beginnings **Rural Life**, October-November 1967, pp. 16-18

Discusses the origins and original aims of the twenty-eight years old Rural Life – including the aim of teaching and organising co-operatives. Notes the translation of cooperative material from Antigonish.

Forsyth, Rev. S. Epic of the Depression – Helping Unemployed to Farm Ownership, **Rural Life**, Number 3, 12 August 1939, p.4

Kuitpo District in South Australia – an example of true Christian charity with the establishment of a colony for single unemployed men. The colony was established in 1930 by a Methodist Minister Rev. Samuel Forsyth. Summarise the history of the colony – the need, the money, how the men are treated

Fromholtz, Terry Organising in the *Riverina* **Rural Life**, August-September 1965, pp. 22-25 report includes discussion of credit union development – new formations, the Riverina Chapter of Credit unions. Hume Co-operative Housing Society is also noted.

Gaskin, Ben THE N.C.R.M Reports To the People **Rural Life**, December 1951, p..6
Report on a visit to Guyra in Armidale and the Guyra Rural Co-operative - \$1 shares, minimum five shares and maximum 300, 430 members and activities which include pool machinery, hardware and general merchandise, produce, stock and station transactions, commission agency lines and bulk loading of fresh vegetables.

General Meeting at Iona **Rural Life**, February 1947, p.7
Refers to general parish meeting of Iona and NarNar5Goon groups – including address by Maurice Kennelly, of NarNarGoon, on cooperation.

General Rally at Cummins, S.A. **Rural Life**, March 1947, p. 5
Reports of general meeting of N.C.R.M. at Cummins on 22 September 1946 and paper by V Pedler on credit unions – formation and benefits of. Paper aroused much enthusiasm. Reference also to the Port Lincoln Parish Co-operative Insurance Company floating.

Gooroc Co-operative Success **Rural Life**, May 1948, p. 4
Notes success of Gooroc Co-operative Insurance Association.

Gooroc Co-op Insurance Presents First Report **Rural Life**, March 1946, p. 7
First annual meeting of Gooroc Co-operative insurance Association will be in St. Arnaud 30 March 1946. Gooroc first group in Victoria to form a local Co-op Insurance Association. Reproduces the President's Report.

Granger Is Ten Years Old **Rural Life**, May 1946, p.5
An update report on the Granger Homestead Association – the contract between the individual homesteader and the association, fifty homesteaders and how co-operation is taken for granted with farm machines used co-operatively and credit union facilities utilised.

Greatest Of Deadly Sins Bar to Co-operative Farming **Rural Life**, Number 53, 20 November 1943, p.1

Argues that cooperative working is the most practical ever proposed to the farming community – as proved in the Boorhaman District and Narnargon. Summarises the essential principles underlying the Boorhaman plan – a corporate responsibility as Christians, dividing into co-operative units of five farms, pooling labor and farm machinery and payment for work done and a compensation fee for machinery.

Groups Begin Own Co-operative Insurance Plan **Rural Life**, Number 53, 20 November 1943, p. 3

Reports plans of the West Coast (SA) Rural Group to initiate their own local scheme of co-operative insurance – a meeting of 200 members, enthusiasm for the scheme, the election of an Executive Committee, a collection of \$75, the preparation of a constitution and preparation of proposals for insurance, premiums, policy risks etc.

Hennessey, E The Land and Men Are Waiting **Rural Life**, February 1951, pp. 8-9

In discussing slowness of land settlement in Australia, reference is made to government guarantees of money under the Co-operative Act of NSW.

Hennessey, E The Significance of Our Striving Part 11 **Rural Life**, May 1951, p 7

The likely problems the constant growth of big industries, the difficulties of small industries, the uncertain conditions of agriculture, the tragic inadequacy of modern education and the pathetic failure of the press, radio and television to do anything but to skilfully present a false sense of values. There has to be a gradual renunciation of personal peculiarities, of jealousy, bitterness and prejudice. Acquisition is there is a good deal to be learnt by the average man about the nature of the organisations in his own town and district. All the great forward movements within various nations have been the work of strong minority groups.

High Yield From San Isidore Crop **Rural Life**, April-May 1965, p. 25

Reference to the high wheat yield from the St. Isidore settlement near Wagga, NSW.

Hofmeyer, Ken Small Farms For Low Income Families **Rural Life**, January-February 1965, pp. 11-13

Discussion of subsistence farms in USA – the first being the Granger, Iowa, Homestead Project in 1935. Reviews how the Granger farms are being handled today.

Housing Co-operatives Help Decentralisation **Rural Life**, July-August 1969, pp. 21-22

Discussion of the success of the Rural Movement in establishing the Hume Co-operative Permanent Building and Investment Society and the co-operative housing societies in Gippsland.

Kelly, Rev. J.P. Like The Fingers On Your Hand **Rural Life**, October 1949, pp. 8-9

Report of a visit to the Catholic co-operative community of Westphalia, Iowa (USA) – established from 1926 based on the philosophy of sacrifice and social co-operation. The Co-op was incorporated in 1937 with three distinct branches – a general store, a petroleum products store and a community locker for frozen goods – assets \$30,000, 1948 sales \$74,000 and a net savings of \$7,300. Credit union has savings of \$17,000.

Kennedy, Mrs Delma Inside San Isidore **Rural Life**, July-August 1967, pp. 36-38

proceedings of the National Convention at Wagga, N.S.W. in 1967 include a report on the San Isidore settlement - thirty homes on five acre blocks, a unique school, the Madonna Group activities and organisation of the settlement.

Let's Talk Sense About Co-operative Farming **Rural Life**, Number 51, 18 September 1943, p. 1

Argues for voluntary co-operation rather than collectivism. Suggests there is a critical difference between co-operative farming and collective farming and that Catholic

opposition to co-operative farming is ignorance. Concludes that the old days of individualism are gone and that cooperative farming is necessary – a sound business practice and charity in action.’

Looking Over Primary Industry **Rural Life**, April-June 1968, pp 6-10

includes note on uncertain future of Victorian Co-operative Direct Meat Supply Ltd – requiring \$1 million, a mass meeting of only 400 and the positive role of the co-operative in raising the floor level price and introducing live-weight selling.

Machinery Co-operatives in Nova Scotia **Rural Life**, October 1956, pp. 24-25 and 30

Outlines the tractor clubs of Nova Scotia which own and operate farm machinery for their members and discusses the problems associated with the organisation and operation of these co-operatives – officers, cooperators, organisation, selection of machinery, purchase of machinery, financing methods, rates of charge and spent reserves.

Machinery Pools could help beat the cost squeeze **Rural Life**, September-October 1969, pp. 5-7

Discusses farm machinery co-operatives as a response to the cost-price squeeze. Briefly notes the farm machinery pool established by Rural Movement members near Wangaratta, Victoria, early in the 1940’s.

Maclean, Rt. Rev. Donald Co-operation: Keynote of Christianity **Rural Life**, December 1953 – January 1954, pp. 10 and 16

Argues that Christianity is essentially a religion of co-operation – cooperative in origin, ideals and spirit.

Maryknoll Becomes a Village **Rural Life**, November 1955, pp. 16-17

Reports Archbishop Mannix blessing a new post office, general store and offices for the St. Mary’s Co-operative Society – as part of the counter to the evil of communism. Maryknoll is described as a place of peace, security and happiness – the co-operative way in which all are both owners and workers.

Master Own Destinies: Curlewis Farmers in Co-operation **Rural Life**, Number 26, 19 July 1941, p 2

Notes that the co-operative was formed in 1936 with a capital of \$28. In 1939 the co-operative entered the wheat agency business. In 1941 a number of smaller societies were established.

McCormack, Kathleen Upper Murray (Vic-NSW) **Rural Life**, October 1959, pp. 14 – 16

Notes that Mullengandra’s enquiries about stock-handling co-operatives revealed so many difficulties that they decided against – lack of any real support from Albury and failure to attract active interest of a good number of young people.

McDonald, a.B. What Credit Unions did for Nova Scotia **Rural Life** Number 16, 21 September 1940, p.p. 4 and 8

First of 142 credit unions came to Nova Scotia in 1932. Credit union adopted as part of the adult education program of the St. Francis Xavier College to promote the material, spiritual and cultural welfare of the 200,000 farmers, fishermen and industrial workers. No credit union was organised until at least some study had been made by the prospective members meeting together in small groups of from five to ten.

McPherson, Arch L Letter: Kyneton Section's Co-operative Venture **Rural Life**, Number 24, 24 May 1941, p. 2

Reports on a small venture in co-operative buying – the purchase of stock salt saving most farmers \$1 per ton.

McPherson, Jim North-Eastern (Vic) **Rural Life**, October 1959, p 12

Refers to satisfactory functioning of Benalla Credit Society.

McSane, James L Pueblo: A Credit Union Achievement **Rural Life**, November 1947, p. 7
Report of the Pueblo Credit Co-operative in Colorado USA) and how it saved 70 squatter families from being dispossessed.

Meeting of regional Rees **Rural Life**, March 1955, pp. 11 – 12

Reports on a meeting of regional representatives held at St Francis' Hall, Melbourne on 11 February 1955 – included three co-operative societies established in the Wagga diocese – The San Isidore Permanent Building and Investment Society, the San Isidore Co-operative Settlement Society and the Hume Permanent Building and Investment Society.

Monsignor Ligutti at Newcastle Urges Land Ownership for Industrial Workers **Rural Life**, March 1947, p. 13

The Executive Secretary of the National Catholic Rural Life Conference of America, Monsignor Ligutti, has advocated a half-industrial half-rural community which had been put into practice with miners in Iowa, U.S.A. He said the American settlement had received 25 million dollars under the New Deal and that Mrs Eleanor Roosevelt played an important part and that within 11 years 38 out of 50 families had repaid in full.

Movement Must Lead In Co-operative Farm Plan **Rural Life**, Number 49, 17 July 1943, p 1
Argues that N.C.R.M. has pioneered co-operative farming in Australia and that co-operative farming will not be achieved simply by explaining to farmers its economic advantages – what is needed is the spirit of selfless sacrifice in the cause of Christ. Refers to co-operative farming in Wangaratta.

Movement's Co-operative Work – Episcopal Committee Lays Down Principle for N.C.R.M. Service **Rural Life**, Number 59, 20 May 1944, p. 1

Catholic Bishops have determined that "When co-operative services have developed

sufficiently their administration should be separated from the specifically Catholic Action Movement, and be conducted by autonomous bodies. In these circumstances no principle of Catholic Action is compromised. If non-Catholics are allowed to participate in the services.” Notes that co-operatives must be conducted separately and that non-Catholic can become members.

National Convention Resolutions – A Statement of Policy **Rural Life**, June 1952, pp. 8-9
Reproduces resolutions adopted at the N.C.R.M. National Convention - the crisis of food production, the negative attitudes of well-known commentators on agricultural matters, the need for diversified farming instead of one-crop farming, large areas of productive land yet to be brought into production, the growing propaganda hostile to the continuation of the migration program, migration program on the basis of complete equality of civic and economic opportunity for the migrant, large-scale colonisation of suitable areas is practical and the national disease of the centralisation of the population.

National Secretary Reports to Convention **Rural Life**, May-June 1966, pp. 8-11
Includes report on Rural Movement co-operatives which are still flourishing such as the Hume Building Society and the Leongatha Housing Societies. Notes two credit societies established at Camperdown and Leongatha.

N.C.R.M. Annual Report **Rural Life**, June 1958, pp. 6-9
Includes report on co-operative campaign – 12 public meetings. Notes N.C.R.M. has influenced 20 operating credit societies making loans of \$50,000 per annum and co-operative housing societies control funds of \$1,000,000.

N.C.R.M Annual Report **Rural Life**, August 1959, pp. 5-7
Notes there are some 30 co-operatives organised by the N,C,R,M, and total funds invested is approximately \$1 million. Notes the advance ment of the Co-operative Movement continues to receive the full support of the National Executive –co-operatives, credit unions, Island settlement and housing. New housing co-operative established in the Terang – Camperdown region.

N.C.R.M. Annual Report **Rural Life**, June 1956, p. 21
Notes continued support for co-operatives and that objective of one co-operative per Parish Group is on the way to being achieved.

N.C.R.M. Executive meets **Rural Life**, Number 23, 19 April 1941, p.1
refers to 19 April 1941 meeting of the National Executive – including reference to the program involving the development of credit unions and other forms of co-operation.

N.C.R.M. In Action **Rural Life**, August-September 1964, pp. 4-5

Includes brief discussion of credit societies – establishment at Leongatha, the role of N.C.R.M Groups in establishing or assisting and the co-operative spirit in Leongatha.

N.C.R.M In Action **Rural Life**, December 1957, pp. 14-15

Report of a meeting addressed by the Registrar of Co-operatives in Victoria, Ebbels, to 120 people at Tatura – the value of co-operation, cooperation as the middle road and as an alternative to totalitarian state ownership.

N.C.R.M. In Action: Annual Reports from the Regions **Rural Life**, June-July 1964, pp. 8-13

Includes references to housing and credit co-operatives in Leongatha, the South Wagga Catholic Parish Credit Union and a housing co-operative in Boorcan.

N.C.R.M. In Action: Crookwell's Credit Union Success **Rural Life**, November 1957, p.16

Report on first annual meeting of Crookwell (NSW) credit union – 132 shareholders, paid up capital of \$3700, 66 borrowers of \$5,500 and the importance of co-operative education. Assistance of Father Parker Moloney and the West Goulburn and Yass credit unions is acknowledged.

N.C.R.M. In Action: Extracts from Reports **Rural Life**, January-February 1965, p. 4

Includes reference to reorganisation of Lexton Credit Union and plans for a second credit union.

N.C.R.M. In Action: Progress at Maryknoll **Rural Life**, November 1956, p. 15

Report on progress – 150 people, only six families have withdrawn, a building team of 12 men and various industries – dairy farm of 102 acres and a joinery employing five. Notes that capital is a limiting factor and that Maryknoll provides proof that Christian principles are practicable when intelligently applied.

N.C.R.M. presents Evidence to Reconstruction Commission 16 October 1943, Number 52, p 1

Notice of N.C.R.M. statement on the rebuilding of rural life presented to the Rural Reconstruction Commission.

New Fields for co-operatives **Rural Life**, Number 66, 16 December 1944, p.4

Refers to establishment of coal co-operative in the Negro district of St Louis, Missouri, by Fr George Andrews – for the purpose of buying coal in large quantities and distributing it cheaply to members.

News from Ballarat **Rural Life**, March 1947, p. 5

Includes reference to Natimuk Credit Union continues to flourish with loans to the extent of 300 pounds and the Murtoa Co-operative Insurance Society has made a good beginning in writing policies in Beulah, Murtoa, Rupanyup, Dimboola and Horsham.

New Region to Investigate Co-operative Ins **Rural Life**, September 1947, p. 5

Reports on decision of the Region of Kilmore, Kyneton and Lancefield to study co-operative insurance. Initially, preference was for Gooroc Scheme and after a meeting it was decided to form a co-operative insurance scheme on the constitution laid out by Gooroc.

News from Ballarat **Rural Life**, March 1947, p. 5

Includes reference to Natimuk Credit Union and Murtoa Co-operative Insurance Society.

1941 Program Announced by Rural Movement **Rural Life** 21 December 1941, p 2

A national program adopted by the National Executive of the N.C.R.M. includes the encouragement of co-operatives in all forms and credit unions: These Credit Unions are easily organised on a parish basis and serve the community by encouragement of thrift and the provision of credit to their members. There are many thousands of credit unions operating on a parish basis in Europe and America."

O'Dwyer, Father Kevin The Basic Principles of Co-operatives, **Rural Life**, July 1955, pp. 9-12

Discusses the options for economic group action – on a private or co-operative basis. Argues the need to change from the profit-only-motive habit to a mutual assistance for the good of all habit. Proceeds to discuss the co-operative approach - association, universality, democracy, equity, liberty, responsibility, economy and publicity.

O'Loughlin, Sheila Agriculture In Other Lands: Bird's-Eye View of Belgium, **Rural Life**, August 1951, p. 7

Discusses the role of agriculture in the Belgium economy with 67% of holdings under 12 acres.

One Way Only For Co-op's **Rural Life** Number 16 21 September 1940, p 1

Co-operatives have definite principles of their own and the success of the Antigonish Movement has been because they stuck to these principles. Essential principles – democratic control, fixed interest on money invested , profits are distributed on the basis of patronage.

Our Future Lies in Co-operation **Rural Life**, Number 15, 21 June 1941, p. 2

Notes the Kyneton Group's co-operative success and that this is the way that men are made free. Predicts that this example of co-operative buying will develop into a co-operative store and then a credit union.

Penola's Credit Union **Rural Life** 16 October 1943, Number 52, p 2

Report from Bern Marke, Secretary of Penola Group, to the South Australian conference of the N.C.R.M. – concentrated efforts on formation of a credit union and despite doubts and misgivings of some it is now an established fact. This is the fourth credit union established by sections of the Movement – Drysdale, Port Fairy, Carrieton and Penola. Main purpose to serve community of Penola.

Penola Proves What N.C.R.M Section Can Do **Rural Life**, Number 35, 16 May 1942, p. 1
Notes two families in marginal areas have been introduced to fertile lands.

Pirron Yaltoak's Credit Union Progress **Rural Life**, March 1946, p.p7
Recently formed with 27 members. Credit Union has existed for six months and its existence justified by making of three loans totalling 70 pounds.

Pooley, Rev W.A. "Air of Permanency" at Maryknoll **Rural Life**, June-July 1964, pp. 17-18
Discussion on Maryknoll settlement – commenced 1950, getting families to settle and establishing industries and now the problem of making Maryknoll sufficiently attractive in all ways to young people.

Pooley, Rev, W.A. Maryknoll Rural Settlement **Rural Life**, August 1958, pp. 6-7
Notes that last two years have been used for consolidation and research – one new family arrived and another expected with one family departed, additions to Aerated Waters Factory, clearing 50 acres of virgin land and proposal for Maryknoll Cottage Scheme for elderly people. Argues the experience of Maryknoll and San Isidore should provide basis for a new and complete science within Catholic Action. Proposes the formation of a new religious order whose primary work would be the initial establishment of Christian Rural Settlements.

Pooley, Rev. W.A. Maryknoll Rural Settlement: Annual Report 1959-60 **Rural Life**, June 1960, p. 19
Reports new and important developments – industrial output increasing by \$8000. Notes inability to attract more families and applicants who lack trade skills and sufficient capital,

Pooley, Rev. W.A. Maryknoll Rural Settlement **Rural Life**, October 1959, pp. 16-17
Reports on the commencement of the Cottage Scheme for elderly people. Notes that a Secular Institute will be established and that the spiritual development of the families of Maryknoll is very satisfactory.

Pooley, Rev. W.A. Maryknoll Community Settlement **Rural Life**, August 1957, pp. 15 – 16
Report that Maryknoll is firmly established, that its Christian community spirit was deep and solid and that its various industries were busy and successful – established 1950 as a rural Christian industrial town, sufficient land to settle 100 families, 29 current residents with co-operative industries. Notes requirement for \$10,000 investment.

Positive Campaign for Co-operatives: N.C.R.M. has Registrars' Active Support **Rural Life**, August 1957, pp. 3 and 5
Reports National Executive approval of intensive drive to establish co-operatives – an intensive preliminary educational campaign based on cottage discussions and Christian principles.

Potter, Geoff Rural Movement in an Urban Environment **Rural Life**, July-August 1967, pp. 39 – 41

Proceedings of 1967 National Convention at Wagga, N.S.W. includes discussion of formation of South Wagga Catholic Parish Credit Union – 154 adult and 50 junior members and approximate turnover of \$16,000. Stresses the role of the credit union in lifting the dignity of the community.

Progress at San Isidore **Rural Life**, June-July 1964, pp. 21-22

Includes discussion of the San Isidore Credit Union – 85 members, \$2000 invested and a dividend and interest rate of five per cent.

Readman, John The Small Town – Australia's Problem Child **Rural Life**, November 1952, p.7
Notes that too many co-operatives have failed in the past because the right advice was not obtained and this made many people suspicious of co-operatives in any form. Argues that this attitude is being broken down gradually.

Recommendations From Convention Adopted by National Executive **Rural Life**, July – September 1968, pp. 70-71

Report of 1968 National Convention held at Ballarat includes recommendations adopted by National Executive. These include a policy of support for the Farmers' and Graziers' Direct Meat Supply Co-operative but that it should be run as a true co-operative and the establishment of plant co-operatives.

Report on Co-operative Society **Rural Life**, June 1954, p 10

Report on Leongatha and District Co-operative Housing Society - \$150,000 finance raised, maximum allowable advance \$2400, 190 applicants approved with seven pending and three rejected.

Resolutions **Rural Life**, May 1955, pp. 24-25

Resolutions passed at the Fifteenth Annual Convention of the N.C.R.M held in Albury, N.S.W. in March 1955 – including resolutions regarding credit societies and their interest rates, capital and expansion and housing co-operatives supported by Government loan funds.

Results of National Enquiry on Rural Debt **Southern Cross** (Adelaide) 19 March 1943, p. 3
National Secretary of N.C.R.M. Bob Santamaria reports on National Enquiry on Rural Debt – 600 questionnaires returned out of 2000. Refers to supplementary survey in Sunraysia District under Fr. Linane and it is proposed that the supplementary survey should be undertaken by every Group.

Rockhampton **Rural Life**, November 1947, p. 4

Includes reference to credit unions operated by two groups, their underutilisation and the expectation of wider use in the future.

“Rural Life” Interviews Most Progressive Farmer **Rural Life**, May 1946, pp. 8-9
Interview with A.K. Gardiner, of King’s Plains, via Blayney, N.S.W. – including his role in setting up a Co-operative Machinery Group and the establishment of the Central Tablelands co-operative society Ltd.

Rural Movement Issues Its Manifesto **Rural Life**, 17 August 1940, Number 15, p. 1
Announces the availability of the N.C.R.M. Manifesto – casting a heavy responsibility upon members of all rural groups as it charge to ensure that the message of the Movement permeates every part of the Commonwealth.

Rural reconstruction Commission **Rural life**, Number 543, 20 November 1943, p. 1
Reports Secretary of the National catholic Rural Movement, Mr. B.A. Santamaria, on decentralization submission to the Rural Reconstruction Commission – including the establishment of credit co-operatives at port Fairy (Victoria) and Penola (south Australia).

Russell, D.J. Building Societies’ International School at Oxford **Rural Life**, August-September 1964, pp. 6-7
Discusses differences and similarities between building societies – terminating co-operative building societies unique to Australia, vehicles for savings, assets owned by members, serving investors and borrowers and co-operative structure dominates.

Russell, D.J. Co-operation at Albury **Rural Life**, February 1956, p. 15
Discusses the decision to form a permanent building society in Albury – inaugural meeting, bank advance of 50%, insurance company support, raising capital from investors, raising \$20,000 from local investors and hope of eventually establishing numerous similar societies.

San Isadore Community Settlement **Rural Life**, June 1955, pp. 15-17
Report on the progress of the San Isadore Settlement – four miles from Wagga, N.S.W.
Proposal. Produce Food. Co-operatives. Directors, Housing, Standards, Investment.
Applications. Two co-operatives formed – San Isadore Co-operative Permanent Building and Investment Society Ltd to provide finance for housing and the San Isadore Community Settlement Society to select suitable candidates, conduct a ballot for the blocks, supervise the Common and parklands and conduct the affairs of the settlement.

San Isadore Community Settlement **Rural Life**, June 1955, pp. 15-17
A brief profile of the San Isadore Community Settlement – origin, number of blocks and cost, loans for building houses, directors, the San Isadore Co-operative Permanent Building and Investment Society and the requirements for membership – parish priest reference, \$400 in capital and agreement to abide by the rules of the San Isadore Community Settlement Society.

Santamaria, B.A. Holding Fast! We Are Winning The Fight **Rural Life**, Number 35, 16 May 1942, p. 1

The plan of Co-operative Insurance, thanks to the enthusias and the hard work of our keenest Sections has met with the response anticipated. Many groups have taken up the Land Settlement scheme and all the generosity of Catholic farmers will be witnessed in their co-operative work to build up our funds for the great work of Land Settlement.

Santamaria, B.A. Settlement Plans Based On Wrong Foundation **Rural Life** Number 62, 19 August 1944, p 1

Criticises settlement proposals of the Rural Reconstruction Commission as indicated - providing no basis for the extension of rural life. No settlement should be permitted if there is no reasonable prospect of a sustained market for the products which the land settled will yield.

Santamaria, B.A. The N.C.R.M In 1959-60 **Rural Life**, August 1960, pp. 6-9

Notes that Victorian Co-operative legislation was won by the Rural Movement and that N.C.R.M co-operatives in Victoria control a capital of just on \$1.5 million.

Santamaria, B.A. Today's Challenge to the N.C.R.M. **Rural Life**, July – September 1968, pp. 2 – 12

Christianity must seek to influence the laws and public policies of the nation. In 1939 the prevailing factor was concentration and not communism – concentration of people into large cities, the concentration of ownership through mergers and monopolies and restrictive practices into fewer and fewer hands. We could not produce the apostles to become the real leaders of farming and primary producer organisations.

Santamaria, B.A. Two tasks for the Rural Movement **Rural Life**, August-September 1966, pp.53-58

Proceedings of the 1966 National Conference at Bendigo including reference to housing and rural credit co-operatives in the context of charity as the essential idea.

Seraphim, Hans Jurgen The Agricultural Co-operative in Industrial Society, **Rural life**, April 1963, pp.4 – 6

Abridged talk given in Munich about agricultural co-operatives – context of downgrading agriculture in national economic policies, the isolation of the farmer, the possibilities of self-help and the adaptive capacity of co-operatives and their significance particularly as a counter-weight to the over-riding economic power of the other interests in industrial society.

Small Farms **Rural Life**, May 1948, pp. 8-9

An argument for small farms which includes consideration of the role of marketing, buying and machinery co-operatives. Notes that co-operative control of marketing is most important. Concludes that reconstruction requires the benefits of co-operative activities developed to the fullest possible extent. Rural reconstruction needs more small farms and secure the full benefits of social amenities and co-operative activities. "Last, but not least,

co-operative activities among these groups should be developed to the fullest possible extent.”

South Australia Triumph Over Difficulties **Rural Life**, Number 53, 20 November 1943, p. 4
Includes experience of co-operative buying by the Wudinna, Kyancutta and SevenHill groups – purchasing and selling 200 cases of fruit. Also notes Minnipa decision to support State-wide N.C.R.M. Co-operative Insurance Company.

Stirring Up The Possum **Rural Life**, April-June 1968, ppo.11-17
Reports on a rural tour – including concern about Direct Supply Meat Co-operative.

Steaky-Bay Co-op Report **Rural Life**, June 1947, p. 7
Report on the annual meeting of the Minnipa-Streaky Bay Co-operative Insurance Society.

That Banking Bill **Rural Life**, November 1947, p.3
Argues that whatever changes are made to the banking system, provision should be made for incorporating co-operative banking. Criticises the Banking Bill as focussed on taking over the private banks.

Tardun an example of Practical Christianity **Rural Life**, March 1957, pp. 15 and 19
History of the establishment of Tardun, W.A. – established 1928, aim, early problems – financial liabilities over \$30,000, severe droughts, low wheat prices, shorstage of water, poor accommodation, insufficient food and fire..

“The Earth Our Mother” **Rural Life**, Number 70, 14 April 1945, p. 1
Summary of book by National Secretary of the National Catholic Rural Movement B.A. Santamaria – the first comprehensive account of the programme and philosophy of the Movement which takes up the major contentious points raised by the reports of the Rural Reconstruction Commission.

The Facts About Co-operative Farming **Rural Life**, Number 51, 18 September 1943, p. 3
Discusses the plan of co-operative farming being urged by the War Agricultural Committee – volunteer or co-operative groups of 8 to 12 farmers pooling equipment.

The People’s Banks – Co-operative Societies for savings and Credits **Rural Life**, Number 3, 12 August 1939, p. 8

Discusses difference between credit unions and existing institutions through a series of questions. How do the aims of private banks and credit unions differ? How can they help these people? To whom is the interest paid? What is the nature of a credit union? It is , then, above all Social Work? And what is a Social Work? Does a credit union fulfil this definition? What difference is there between a Social work and a private enterprise? Is a Credit Union of great benefit to farmers, workers and people generally? A Credit Union,

then, harms no one? A credit union, then, bars no one? Is a Credit Union a branch of an organisation? What conclusions might be drawn from all the foregoing?

The Pope's Address to Credit Unions **Rural Life**, December 1956, pp 22-24

Report on address by the Pope to the 8th International Congress of People's Banks (or Credit meeting a real need, responsibilities of management and administration, a high moral and civic sense and the importance of public advantage.

The Pope's and Social Principles of Rural Life **Rural Life**, June 1951, p. 5

Includes quotes on co-operation that small holdings can survive and co-operation for mutual aid.

The Small Man Must Be Included in The Co-operative Economy **Rural Life**, Number 71, 19 May 1945, p. 3

Discusses the question of co-operatives and the small country business man. N.C.R.M policy is to preserve the small business man – subject to the preservation of the country and the small farmer.

Thirty Families Now at San Isidore **Rural Life**, August-September 1965, pp. 25-27

Report includes discussion of status of settlement, the building society and the credit union which has inspired establishment of three other credit unions.

Two Plans of Local Co-operative Insurance **Rural Life**, August 1946, pp. 8 – 9

Two different ideas for co-operative insurance presented at the N.C.R.M. National Convention. Peter McDonald (Streaky Bay) reported on two year experience of co-operative insurance society – 46 members, no claims and a reserve of \$98. Insurance co-operative is based on pro-rata clause and the society operates in the district only and not on a state basis. Jim McKew (Gooroc) argued that co-operative insurance is an alternative to the insurance companies and outlined the plan – including premiums payable in advance, rates fixed by Association and premiums paid by members credited to account. Reports that National Executive recommends the South Australian model – without declaring against the Gooroc scheme.

Unlocking the Land **Rural Life**, September 1953, pp. 8-9

Criticises a decline in land ownership and states that one of the most potent causes is greed with business and professional men outbidding men native to the locality and forcing the nominal value of the property to unnatural heights. Suggests that only possible solution is legislative action.

US Farmers Helped by Church Credit Union **Rural Life**, June 1952, p. 6

Reports on the work of Father Joseph Fromherz in Assumption, Ohio in establish a credit union in 1936 and its subsequent development – the first church credit union in Ohio. In

USA there are now about 575 credit unions organized from among members of local churches and about 450 are in Roman Catholic parishes.

What is the Coady International Institute? **Rural Life**, February 1966, pp. 14 – 16

Extract from writing of J. Frank Glasgow on the Coady Institute. Refers to the Antigonish Movement aim to help create a society in which people will be able to develop their capabilities to the fullest extent possible – physical, economic, intellectual, cultural and spiritual. Discusses the Institute's work overseas and overseas students enrolled in Institute courses.

What is The "Boerenbond Belge"? **Rural Life**, May-June 1966, pp. 14 – 16

Discusses the work of the Catholic Belgian Farmers' League – including its promotion of co-operative activities and Rural Credit Banks.

Wild, Paul Land Reform in the Philippines is Urgent **Rural Life**, March-April 1967, pp. 13 – 18

Includes reference to co-operatives in contributing to land reform.

Wild, Paul The Development of Underdeveloped Nations **Rural Life**, July-August 1967, pp. 29-35

Proceedings of the 1967 National Convention of the N.C.R.M. held at Wagga, N.S.W. includes a brief reference to co-operatives in the Philippines.

Would you like to be a collective farmer? **Rural Life**, July 1953, p. 15

Report on the experience of a former Chairman of a collective farm in the Ukraine – battle to live, plain propaganda, controls, waste and violent death.

ICA Values and Principles



A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise.

Co-operatives are businesses owned and run by and for their members. Whether the members are the customers, employees or residents they have an equal say in what the business does and a share in the profits.

As businesses driven by values not just profit, co-operatives share internationally agreed principles and act together to build a better world through co-operation.

The International Co-operative Alliance is an independent, non-governmental organisation established in 1895 to unite, represent and serve co-operatives worldwide. The Alliance provides a global voice and forum for knowledge, expertise and co-ordinated action for and about co-operatives.

In 1995, the Alliance adopted the revised Statement on the Co-operative Identity which contains the definition of a co-operative, the values of co-operatives, and the seven co-operative principles as described below.

Co-operative values

Co-operatives are based on the values of **self-help**, **self-responsibility**, **democracy**, **equality**, **equity** and **solidarity**. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

Co-operative Principles

The co-operative principles are guidelines by which co-operatives put their values into practice.

1. Voluntary and Open Membership

Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. Democratic Member Control

Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organised in a democratic manner.

3. Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

4. Autonomy and Independence

Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

5. Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

6. Co-operation among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

7. Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.